

# JOURNEYING THROUGH THE BANKBOOKS

By VIRGINIA WALLACE

"You can never understand a people," my high school French teacher used to say, "until you learn their language." She accented her one great truth by tapping a nervous finger on the desk.

The notion that national personality could flavor a language was something only a French teacher could get excited about, I thought. After all, just how much could an adverb express, even in French? But last summer I began to wonder if nations might not, like individuals, be constantly dropping clues about their character in their everyday affairs.

Driven by the heat of early June, I sought air-conditioned refuge in reporting a week ahead of schedule for my summer job as bank teller. Rather than juggle work replacement assignments to fit me in, the personnel manager led me to a lean, leather-faced man, the head of the bank's foreign department. The section had been renamed the International Division just two days before and this euphemism was causing no end of delight to the secretaries and the two translators.

Bright with morning sun, the glass partitioned office (un-air-conditioned, by the way) overlooked the Cuyahoga River, port area. Great Lakes steamers nosed around bends and moorings, hooting warnings to each other outside our windows. A tugboat strike had tied up harbor traffic, and the ocean-going steamers had hard work navigating the narrow turns. That first day no one paid much attention

to me; the office was engrossed in the struggles of a sleek white Dutch ship aground across the channel, waiting for the afternoon tide to float it free.

Once this summer byplay of the harbor became routine, I discovered that I held a fascinating job. There is in every bank that has transactions with overseas banks a file of books of signatures of the foreign officials. These books—one for each bank—contain page after page listing the bank official's title, his name and a copy of his signature. When letters of credit and loan transactions need to be authenticated, the bank uses these Doomsday registers to see that they are dealing with a bona fide employee, not someone using stolen stationery.

Behind its somewhat formal front, a bank has the same headaches any other business has; and this is where my job came in. Bank personnel does fluctuate and when this happens, the signature books must be changed. So my task was to paste in the new signatures, cross out former employees, or move signatures as their owners were transferred from one branch to another.

Within the covers of these books I discovered a nation's personality. The German banks, for instance, sent out stiff dark blue or grey binders imprinted with square silver letters marching sternly across the front. The paper was rich and smooth to touch, the print and layout generous, yet not flamboyant. The directions for changing the pages were succinct—printed in German, French, Spanish and English—a mute testimony of an internationally oriented country.

The various German banks had different sized books, yet even that of the most insignificant of the banks—founded just after the last war—bespoke organization and authority. Consistent too were the signatures—page after page of dark stiff writing, strong down-sweeping H's, boldly crossed T's, not an inch of hesitancy in any of them. The well-known myth of Prussian character was there before my eyes, name following name with almost arrogant confidence and the feeling of inestimable respectability.

The French books bore a look of graceful shabbiness. The German books had been new, most of them published after the war, but in the older French volumes the paper was dog-eared in places and of a rougher quality. The signatures were written with definite style, smooth yet suggestive of a more pliant people. Dowdy, but adequate, the books and signatures said simply, we are French, there

is no need to presume more. One felt that it was just *not that important* to impress people by the way one's records were bound. They were accurate for the most part and that was sufficient. The few slim Italian books were much the same.

In the bottom of the files was the book that delighted me the most and seemed to fully justify this national personality theory. It was that of Argentina. The book was extremely thick and had just a single name on each page; the French and German ledgers had squeezed at least five on a page.

But this use of one-name pages was well justified. For these were not just signatures, these were pieces of the writer's personality, as assiduously artistic as the owner could make them. An initial O would be turned into a gigantic snail shell, the rest of the name cramped together to form the tail. F's and T's combined in fantastic bird shapes. The loops of a P encircled the whole name. A double O became a pair of spectacles. There was no end to it. Each name was executed with grace and dramatic flair, defying counterfeiting, defying reading.

The paper upon which these vivid signatures were written was the thinnest most easily wrinkled onion skin imaginable. Flimsy and readily torn, the pages clung by some miracle to the book rings. Was this the work of a bank—an institution supposedly steeped in dignity?

The papers on my desk fluttered with the afternoon breeze and I paused, lost amid visions of white-clothed bank tellers, in the shadowed stillness of an Argentine bank. Perhaps the leisurely atmosphere, the uncertainty of new governments, all this persuaded against the expenditure necessary for heavier paper, more elaborate layout. And who cared to fuss when the climate was warm and the nights star-easy?

In final further testimony of a nation's unconscious expression through its writing there was a sheaf of receipts for money orders to foreign banks. Among them three were Russian. They were small, compressed to the size of 3 x 5 file cards, and made of dingy white or blue paper. Most of the other slips had at least bi-lingual instructions on them; the Russian papers were printed only in Russian.

Even in that sunlit office, they conveyed one message: mystery. The backward R's, the partial Greek lettering wore a cryptic, secret look that raised a wall between the document and the non-Russian reader. I sensed a meeting with closed, ingrown personalities and

thought back to American accounts of Russian diplomats.

Intrigued, I took a dozen or so of the papers across the office to show to the regular secretaries. Nancy, plump and hot in her black print dress, stood lifting the back of her skirt to the cool breeze from the office floor fan. She expanded her usual smile to include me and took the signature sheets. The young liquid-eyed Spanish translator wandered over from her typewriter, anxious for diversion from the afternoon heat.

Politely they turned the pages, tracing the flamboyant signatures and tripping over the long German titles. Then the Spanish girl with a soft, shy laugh returned to clatter efficiently on her typewriter. Nancy handed back my treasures and leaned out the window. "Funny, isn't it?" she commented briefly.

"Funny and—different." Together we watched the drawbridge raise for an incoming ship.

"You know," she said, turning to answer the teletype, "Some-time I'd like to sail and see all the places where I've been sending letters."

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Purple crocus flames, in struck green candelabra,  
Set in harsh brown brittle leaf and fragrant loam.

—THOMAS TURNBULL.